

In the Claims:

Please amend the claims as follows:

1. (Currently Amended) A financial management system enabling ~~an individual user a~~ patient to access and maintain healthcare records concerning encounters of ~~an individual~~ said patient with a healthcare provider organization, said encounters comprising interactions of ~~said individual~~ said patient with said healthcare provider organization having a financial consequence, comprising:

an acquisition processor conditioned for receiving, via electronic communication from a healthcare provider organization, information related to at least one healthcare encounter of ~~an individual user~~ said patient and including data identifying a healthcare service of said at least one healthcare encounter;

a storage processor conditioned for storing the received healthcare encounter information;

a data processor conditioned for
retrieving and processing received healthcare encounter information to provide data representing at least one record indicating a history of encounters of ~~said individual user~~ said patient with said healthcare provider organization, and

at least one of, (a) automatically initiating payment for said healthcare service of said at least one healthcare encounter indicated by the encounter history information in response to ~~predetermined payment~~ instruction entered by ~~a user~~ said patient, and (b) terminating an automatically initiated payment for said healthcare service of said at least one healthcare encounter in response to ~~user~~ command by said patient; and

an output processor for processing said data representing said at least one record for output ~~in response to user command~~.

2. (Currently Amended) A system according to claim 1, including a personal healthcare accounting controller comprising an automated interface between a healthcare provider organization information system and said acquisition processor electronically communicating provider information to the acquisition processor and conveying payment information from the financial management system back to the accounting controller and managing the subscription of healthcare provider organizations and patients to the financial management system wherein

said data processor processes said received healthcare encounter information to provide data representing at least one of, (a) a record collating encounter information for encounters subject to similar taxation treatment, (b) a record collating encounter information for encounters subject to reimbursement under a particular reimbursement plan, and (c) a record collating encounter information for encounters to be paid for by said individual user.

3. (Currently Amended) A system according to claim 2, wherein

said record collating encounter information for encounters subject to common taxation treatment collates encounter information by type of service provided to said ~~individual user~~ patient during an encounter, said type of service comprising at least one of, (a) a medical service, (b) a dental service, (c) an education service and (d) a dependent care related service, and (e) a flexible spending account related service.

4. (Currently Amended) A system according to claim 1, including

a display generator for initiating generation of data representing a display image presenting said encounter history information, and wherein

said data processor prompts said ~~individual user~~ patient to initiate payment related to an encounter indicated by said encounter history information and

said history of encounters identifies individual services of individual encounters of said ~~individual user~~ patient with said healthcare provider organization.

5. (Cancelled)

6. (Currently Amended) A system according to claim 4, including

said data processor prompts said ~~individual user~~ patient to initiate payment related to an encounter indicated by said encounter history information by at least one of, (a) electronic funds transfer, (b) credit card, and (b) a manual payment method.

7. (Currently Amended) A system according to claim 1, including
a communication processor for establishing communication with an information system of said healthcare provider organization for acquiring said information related to said at least one healthcare encounter of said ~~individual-user~~ patient.

8. (Currently Amended) A system according to claim 7, wherein
said communication processor establishes communication with said information system of said healthcare provider organization for acquiring said information related to said at least one healthcare encounter of said ~~individual-user~~ patient in response to at least one of, (a) a command of said ~~individual-user~~ patient, (b) predetermined computerized instruction initiated by said patient to establish repetitive intermittent communication, and
said communication processor provides, to said information system, identification information of said ~~individual-user~~ patient together with at least one of, (i) a password of said patient and (ii) information identifying said authorization of said ~~individual-user~~ patient to access said information system.

9. (Original) A system according to claim 1, including
said data processor processes said received healthcare encounter information by automatically identifying a type of service identified in said received healthcare encounter information by parsing said received healthcare encounter information to identify encounter identification codes.

10. (Original) A system according to claim 9, including
said data processor uses said identified encounter identification codes to identify at least one of, (a) a particular service and (b) a particular procedure associated with an encounter, and
said data processor maps said identified identification code to a different code and uses said different code in processing received healthcare encounter information.

11. (Currently Amended) A system according to claim 1, wherein
said output processor ~~for processing~~ processes said data representing said at least one record for output in at least one form selected from, (a) electronic form, (b) a printed report form, (c) a file suitable for communication via the Internet, and (d) as data representing a display image for presentation to ~~a-user~~ said patient.

12. (Previously Presented) A system according to claim 1, wherein
said storage processor monitors an update of said stored received healthcare encounter information by maintaining at least one of, (a) a date and (b) a time, of an update to said stored received healthcare encounter information.

13. (Currently Amended) A system according to claim 1, wherein
said received healthcare encounter information comprises at least one of, (a) an identification of a service provided during an encounter, (b) an identification of a type of patient visit comprising an encounter, (c) a date of an encounter, (d) at least a portion of financial cost of an encounter due to be paid by said ~~individual-user~~ patient, (e) a financial cost of an encounter, (f) an identification of an insurance company responsible for at least a portion of a financial cost of an encounter, (g) identification of a payment made by a ~~user~~ patient or insurance company towards cost of an encounter, and (h) an estimated reimbursement amount towards cost of an encounter.

14. (Currently Amended) A system according to claim 1, wherein
said acquisition processor receives family information comprising information concerning at least one healthcare encounter of a person related to said ~~individual-user~~ patient,
said data processor processes said received family information to provide data representing at least one record indicating a history of encounters of said related person.

15. (Currently Amended) A system according to claim 1, wherein
said acquisition processor receives multi-organization information identifying a plurality of encounters of said ~~individual-user~~ patient with multiple different organizations,
said data processor processes said received multi-organization information to provide data representing at least one record indicating a history of encounters of said ~~individual-user~~ patient with said multiple different organizations.

16. (Currently Amended) A system according to claim 1, wherein
said acquisition processor receives multi-organization information identifying a plurality of encounters of said ~~individual-user~~ patient with multiple different organizations,
said data processor processes said received multi-organization information to provide data representing at least one of, (a) a record identifying encounters of said ~~individual-user~~ patient with multiple different organizations and said identified encounters subject to common taxation treatment, (b) a record identifying encounters of said ~~individual-user~~ patient with multiple different organizations subject reimbursement under a particular reimbursement plan, and (c) a record identifying encounters of said ~~individual-user~~ patient with multiple different organizations to be paid for by said ~~individual-user~~ patient.

17. (Currently Amended) A system according to claim 1, wherein
said data processor processes said received healthcare encounter information to initiate generation of a message to said ~~individual-user~~ patient, said message comprising at least one of, (a) an alert concerning healthcare of said ~~individual-user~~ patient, and (b) a reminder concerning a payment to be made concerning an encounter.

18. (Currently Amended) A financial management system for use by a healthcare provider organization supporting ~~individual user~~ patient access to healthcare records concerning encounters of an individual patient with a healthcare provider organization, said encounters comprising interactions of said individual patient with said healthcare provider organization having a financial consequence, comprising:

an interface processor for receiving ~~user-patient~~ identification and authorization information for identifying authorization of said ~~user-patient~~ to access the healthcare encounter information of said ~~user-patient~~;

a data processor for,

retrieving said healthcare encounter information of ~~said identified user~~ an authorized patient from storage and including data identifying a healthcare service of said healthcare encounter, and

formatting said retrieved healthcare encounter information and data identifying a healthcare service of said healthcare encounter of said ~~user-patient~~ for communication to a ~~user-patient~~ communication address, and

at least one of, (a) ~~automatically~~ initiating payment for said healthcare service of said at least one healthcare encounter indicated by the encounter history information in response to ~~predetermined payment~~ instruction entered by a ~~user~~ said patient, and (b) terminating ~~an automatically initiated~~ payment for said healthcare service of said at least one healthcare encounter in response to ~~user patient~~ command; ~~and~~

a personal healthcare accounting controller for managing the subscription of healthcare provider organizations and patients to allow patient payment initiation and termination; and

a communication processor for communicating said formatted healthcare encounter information to said ~~user-patient~~ communication address.

19. (Currently Amended) A system according to claim 18, wherein
said personal healthcare accounting controller receives healthcare provider organization information from a healthcare provider organization system, maintains a copy of the provider information for access by an authorized person, prepares the provider information to be sent to the financial management system and sends the provider information to the financial management system, wherein

said data processor initiates retrieving said healthcare encounter information in response to at least one of, (a) a received request for download of said healthcare encounter information of said ~~user~~ patient, and (b) predetermined computerized instruction to establish

repetitive intermittent download of said healthcare encounter information to said ~~user~~-patient destination address.

20. (Currently Amended) A system according to claim 18, wherein said system of claim 17 is provided as a service to a subscriber and including a subscription processor for managing subscription of at least one of, (a) an individual ~~user~~-patient, and (b) a healthcare organization, to provide said service.

21. (Currently Amended) A system according to claim 18, wherein said received healthcare encounter information comprises at least one of, (a) an identification of a service provided during an encounter, (b) an identification of a type of patient visit comprising an encounter, (c) a date of an encounter, (d) at least a portion of financial cost of an encounter due to be paid by said ~~individual-user~~ patient, (e) a financial cost of an encounter, (f) an identification of an insurance company responsible for at least a portion of a financial cost of an encounter, (g) identification of a payment made by a ~~user~~ patient or insurance company towards cost of an encounter, and (h) an estimated reimbursement amount towards cost of an encounter.

22. (Original) A system according to claim 18, wherein said healthcare provider organization comprises at least one of, (a) one or more hospitals, (b) a grouping of one or more physicians, (c) a clinic, (d) a nursing home, (e) an extended care facility, (f) a home healthcare agency, (g) a pharmacy, (h) a test laboratory, (i) a healthcare enterprise, (j) a fitness center, (k) a rehabilitation center and (l) a diagnostic testing facility.

23. (Currently Amended) A system according to claim 18, wherein said interface processor receives notice of a payment related to an encounter performed by at least one of, (a) electronic funds transfer, (b) credit card, (c) a manual payment method and (d) an automatically initiated payment made in response to predetermined payment instruction entered by a ~~user~~-patient.

24. (Original) A system according to claim 18, wherein said formatted healthcare encounter information includes encounter identification codes for identifying at least one of, (a) a particular service, and (b) a particular procedure associated with an encounter.

25. (Original) A system according to claim 18, wherein
said formatted healthcare encounter information includes a map for use in translating
an identified identification code to a different code.

26. (Currently Amended) A method implemented by a data processing device
conditioned for enabling an individual ~~user~~patient to access and maintain healthcare records
concerning encounters of an individual with a healthcare provider organization, said
encounters comprising interactions of said individual patient with said healthcare provider
organization having a financial consequence, comprising the activities of:

employing at least one processing device for,

receiving, via electronic communication from a healthcare provider organization,
information related to at least one healthcare encounter of ~~an individual user~~said patient, and
including data identifying a healthcare service of said at least one healthcare encounter;

storing said received healthcare encounter information;

retrieving and processing received healthcare encounter information to provide data
representing at least one record indicating a history of encounters of said ~~individual user~~
patient with said healthcare provider organization, and

at least one of, (a) ~~automatically~~ initiating payment for said healthcare service
of said at least one healthcare encounter indicated by the encounter history information in
response to ~~predetermined payment~~ instruction entered by ~~a user~~ said patient, and (b)
terminating ~~an automatically initiated~~ payment for said healthcare service of said at least one
healthcare encounter in response to ~~user~~ command by said patient; ~~and~~

processing said data representing said at least one record for output; ~~in~~
~~response to user command and~~

managing the subscription of healthcare provider organizations and patients to
allow patient payment initiation and termination.

27. (Currently Amended) A method implemented by a data processing device conditioned for use by a healthcare provider organization supporting individual ~~user-patient~~ access to healthcare records concerning encounters of an individual patient with a healthcare provider organization, said encounters comprising interactions of said individual patient with said healthcare provider organization having a financial consequence, comprising the activities of:

employing at least one processing device for,

receiving ~~user-patient~~ identification and authorization information;

identifying authorization of said ~~user-patient~~ to access the healthcare encounter information of said ~~user-patient~~;

retrieving said healthcare encounter information of ~~said identified user~~ an authorized patient from storage and including data identifying a healthcare service of said healthcare encounter;

formatting said retrieved healthcare encounter information and data identifying a healthcare service of said healthcare encounter of said ~~user-patient~~ for communication to a ~~user-patient~~ communication address;

~~automatically~~-initiating payment for said healthcare service of said at least one healthcare encounter indicated by the encounter history information in response to ~~predetermined~~ payment instruction entered by a ~~user-said-patient~~;

terminating ~~an automatically initiated~~ payment for said healthcare service of said at least one healthcare encounter in response to ~~user-patient~~ command; ~~and~~—

initiating communication of said formatted healthcare encounter information to said ~~user-patient~~ communication address; and

managing the subscription of healthcare provider organizations and patients to allow patient payment initiation and termination.